

Management Support for the Use of Information Communication Technology in Commercial Banks in Cross River State, Nigeria: Examining Its Relationship with the Productivity of Workers

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ABSTRACT

The present study objective is to examine management support for the use of information communication technology and the productivity of workers in commercial banks in Cross River State, Nigeria. The study examined the effect the use of ICT have had on the productivity of worker in eight commercial banks in Cross river State, Nigeria. The survey design was utilized in gathering quantitative data with the use of structured questionnaire. The population of the study were staff of eight commercial banks in cross river state. The sample of the study was 400 drawn from a population of 749 staff of the selected banks. The samples were selected using the multi-stage sampling technique. Data collected from the field was analyzed hypothesis by hypothesis. Out of the 400 administered questionnaire for this study, only 331 respondents representing 82.7 percent returned questionnaire were properly filled without missing values and mutilation, therefore the said number was used for the data analysis. Results from the analysis of data revealed that there is statistical meaningful relationship between support from management for the use of ICT tools/equipment and commercial bank workers' productivity in Cross River State, Nigeria. The study recommends amongst others that Banks should embark on more effective training for their employees especially in terms of using ICT, in order to further enhance knowledge of ICT tools and equipment to improve their performance.

Keywords: Management support, use of ICT, workers' productivity, commercial banks

INTRODUCTION

The banking industry is arguably one of the largest industries in Nigeria, providing employment for thirty three thousand and twenty seven (33027) individuals and generating 9 percent of the annual GDP of the country (Oludayo, Gbervbie, Popoola & Omonijo, 2015). Nigeria is considered one of the fastest growing telecommunications nations in Africa, investing heavily in ICT and related information technology (Chiemeké, Ewwiekpaefe & Chete, 2006). One of the major investors in ICT is the banks. According to Saffu (2003) and Angioha and Ugal (2019), implementation of information technology and communication networking has brought revolution in the functioning of the banks and other financial institutions. It is argued that dramatic structural and operational changes are in store for the financial services industry because of the Internet revolution. Many banks are making huge investments in

technology to maintain and upgrade their ICT infrastructure, in order not only to provide new electronic information-based services, but also to manage their risk positions and pricing. At the same time, new off-the-shelf electronic services such as online retail banking are making it possible for very small institutions to take advantage of new technologies at quite reasonable costs.

These developments may ultimately change the competitive landscape in the financial services industry. Owusu (1997) asserts that ICT has appreciable positive effects on bank productivity, cashiers' work, banking transaction, bank patronage, bank services delivery, customers' services; he concluded that, these have positive effects on the growth of banking. More importantly, the use of ICT in Banks is believed over time to have created dependencies that have negative effect on Bank workers and their productivity (Saffu, 2003). Organisational-based

restrictions limiting workers' access to these ICT tools and materials negatively influence turnaround around time in responding to customers' request. Situations where a worker must seek permission from a superior to access ICT tools and materials like photocopiers or printers that worker will invariably spend more time to deliver on a service that requires printing or photocopy of documents.

Bearing in mind that timely response to customers request is perceived as a means of measuring productivity. This notwithstanding, restrictions are placed on access to these ICT tools to mitigate the risk of unauthorized access and reduce or eliminate the risk of the introduction of viruses, malware and hostile programs that corrupt the bank ICT infrastructure. The emergence of ICT has created dependencies that have a direct influence on productivity of workers' in commercial Banks.

In view of the peculiar relevance of ICT to the banking sector in general and the productivity of workers in commercial Banks in Cross River State in particular, as the issues raised so far underscore, this study is therefore articulated to address the extent to which management support for the use of ICT tools and equipment relates to the productivity of commercial bank workers in Cross River State, Nigeria?

Objective of the Study

The objective of the study is to examine the relationship between management support for the use of ICT tools/equipment, and commercial bank workers' productivity in Cross River State, Nigeria.

LITERATURE REVIEW AND THEORETICAL FOUNDATION

Literature Review

Previous Studies have been conducted by scholars on the impact of the use of ICT equipment on labour productivity (Angioha & Ugal, 2019; Angioha, Nwagboso, Ironbar, & Ishie, 2018). Alipour (2009), in a study of "The effects of using automation systems on human resource productivity in Mazda Yadak Company", asserts that there is a strong direct relationship between the use of ICT and effectiveness.

In the same vein, Taqi Zadeh (2006) investigated the use of information technology equipment on organizational performance in the

organization of Libraries and Museums, and point out that the employment of IT systems has increased the effectiveness of the organization. ICT users who make use of ICT tools to deliver services to customers are of the opinion that the rate of accomplishing things and the speed of retrieving information has greatly improved compared to the time prior ICT deployment, up to the extent that it has improved and enhanced employees of organization productivity.

Lee and wang (2011) argued that the impact of ICT usage on productivity and growth is found to be greater at organizational level when compared to country levels. At the organization level, the use of ICT leads to enhancements in design of product, marketing, production, finance and the organization of firms.

Furthermore, ICT is an innovation driver and its usage facilitates the production of new products and services. Sahragard (2005) maintained that the use and investment in ICT equipment have positively impacted on productivity of workers. In their study of the effect of IT usage on the organizational productivity from the perspective of managers in the Kosar Financial Corporate. Using productivity variables such as, pace of work, work procedures, to test the impact of ICT. Results shows that managers agree that, the use of ICT is effective in improving and increasing the pace of work, work practices, reduction in production cost, and an increase in the general productivity of the organization. Aghaei (2005) in a study of South Pars Gas Complex Company argued that the application of ICT increased productivity of workers and the organization.

Also, Mazidabadi- Farahani (2004) in a study of workers in Qom Social Security Department observed that the use and application of Information communication technology has empowered the employees work process.

Theoretical Foundation

The study adopts the technology acceptance model (TAM). The theory developed by Davis (1989), is one of the most influential research models in studies of the determinants of information systems and information technology acceptance to predict intention to use and acceptance of information systems and information technology by individuals. In the Technology Acceptance Model, there are two determinants including perceived ease of use and perceived usefulness.

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Perceived usefulness is the degree to which an individual believes that using a particular information system or information technology would enhance his or her job or life performance. Perceived ease of use is the degree to which a person believes that using a particular information system or information technology would be free of effort.

Perceived ease of use and perceived usefulness positively affect the attitudes toward an information system; and further, positively affect the individuals' intentions to use and the acceptance of the information system. In addition, perceived ease of use positively affects the perceived usefulness, and both of perceived ease of use and perceived usefulness are influenced by external variables. In adapting this model, the management of an organisation (Bank) becomes aware that peer organisations are using a particular information and communication technology, and perceive that such ICT tools will enhance the productivity of the workers and the performance of the organisation.

In the process of doing this, the management will consider if the ICT tools makes work easier for their worker so as to enhance their productivity, then they deploy the resources to adopt these technologies. For example in the early 1990s, the management of Commercial Banks discovered that the new banks where using computer ledger system for entries which reduced the use of paper ledgers and reduced the turn-around time with which ledger were prepared. This in turn enhanced productivity and attracted more customers. Older Commercial Banks adopted the same model in the mid-1990s.

MATERIALS AND METHODS

This study adopted the survey design. In using the survey method, the researcher used the quantitative method of data collection. The essence of adopting this method of data collection is so that the researcher will be able get in-depth knowledge of the responses from the quantitative method. The population of the study are staff of eight (8) commercial banks in Cross Rivers State, Nigeria. The banks used for the study are First bank, Guaranty trust Bank, Zenith bank, First City Monument bank, United Bank for Africa, Access Bank, Fidelity Bank, Union bank. The population of the study according to the information gathered from the

banks stands at 749. Using the Taro Yamane sample determination technique, a total number of 400 samples were selected for the study. The sample was selected using multi-stage sampling. In stage one, the purposive sampling technique was used in selecting the bank that was used in the study.

In stage three, the proportional sampling technique was used in selecting the sample that will be selected from each bank branch. This was done by using the proportion of each bank that was gotten from stage two.

In the final stage, the simple random sampling technique was used in selecting the sample in each bank branch. The instrument of data collection was the questionnaire and key informant interview. The reliability of the instrument, which deals with the internal consistency of the questionnaire, was determined using Cronbach Alpha reliability estimate.

Data collected from the field was analysed hypothesis by hypothesis. Out of the 400 administered questionnaire for this study, only 331 respondents representing 82.7 percent returned questionnaire were properly filled without missing values and mutilation, therefore the said number was used for the data analysis.

Table1. Number of staff in the selected commercial banks in Cross River State

Bank	No. of Staff
First Bank of Nigeria	308
United Bank of Africa	54
Guaranty Trust Bank	37
Access Bank	37
First City Monument Bank	80
Zenith Bank	148
Union Bank of Nigeria	44
Fidelity	41
Total	749

Source: Fieldwork, 2019

RESULTS

General Description of Respondents

graphs were used to analyse the demographic data (sex, age, designation, educational and professional qualification). Out of the 331 respondents used in this study, 181 representing 54.7 percent were male while only 150 respondents representing 45.3 percent were female. A graphical report is presented in figure 1. This result shows that, commercial banks in Cross River State host more male workers than female workers.

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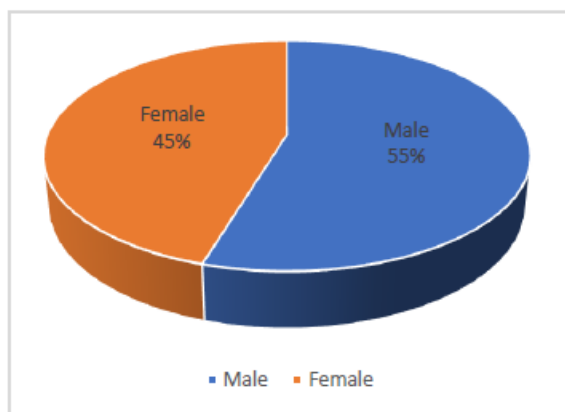


Figure1. Gender of respondents

Source: Fieldwork, 2019

Respondents description based on age reveal that, most of the commercial bank workers 45.6 percent are between 34 to 41 years, next in the list 39.9 percent are those between 26 to 33 years, followed by 9.1 percent of respondents between 18 to 25 years while only 5.4 percent of the respondents are 42 years and above. A graphical report is presented in figure 2.

This trend is a true representation of commercial bank workers, as the profession needs workers full of energy because of the high competition.

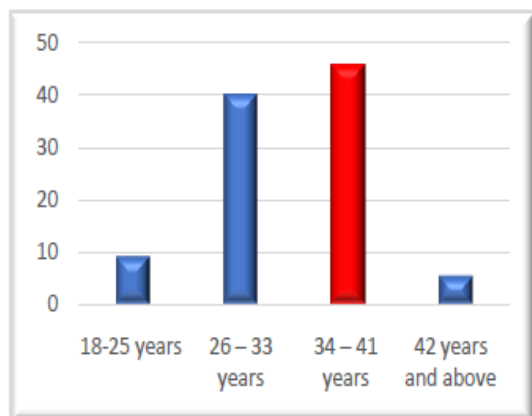


Figure2. Age of respondents

Source: Fieldwork, 2019

Out of the 331 respondents, 180 representing 54.4 percent were ordinary bank executive, next in the list is 139 respondents representing 42.0 percent were in the middle management executive cadre while only 12 respondents representing 3.6 percent were in the senior management executive cadre. A graphical report is presented in figure 3. This result is expected, as it is a true representation of the commercial bank system.

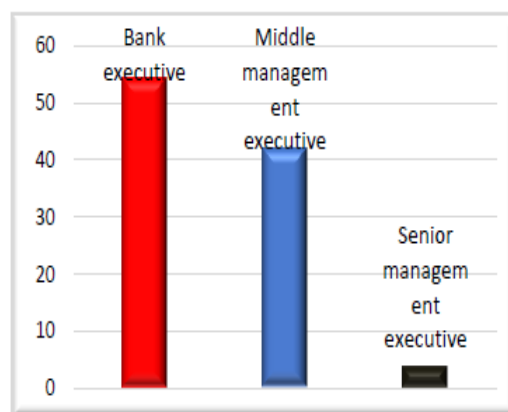


Figure3. Designation of respondents

Source: Fieldwork, 2019

The distribution of respondent's base on educational qualification shows that, most of the respondents' 58.0 percent were Bachelor (B.Sc./B.Ed./B.A) degree holders, next in the list, 25.7 percent were Masters (M.Sc./M.Ed./M.A) degree holders while only 16.3 percent were holders of Higher National Diploma (HND) or its equivalent.

A graphical report is presented in figure 4. This result is expected as the competition in the market demand good hands.

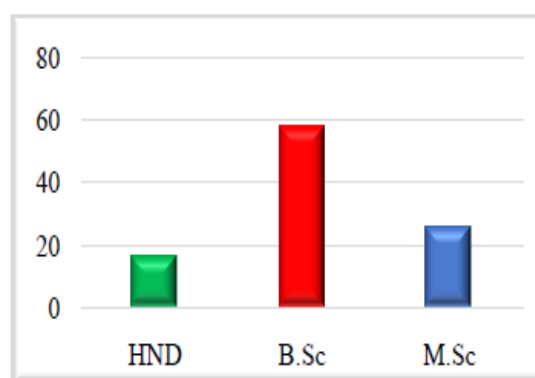


Figure4. Educational qualification of respondents

Source: Fieldwork, 2019

The distribution of respondents based on professional qualification shows that, most of the respondents' 56.1 percent were ICAN certified, next in the list 16.3 percent were CIFCM certified, 14.8 percent were NIM certified, 7.3 percent were CIBN certified, 5.7 percent were NIMN certified while only 5.4 percent were ACCA certified. A graphical report is presented in figure 5. This result is expected as the competition in the industry demand good professional certification.

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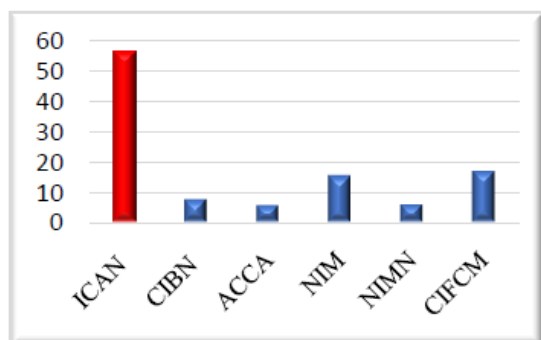


Figure 5. Respondents' professional qualification

Source: Fieldwork, 2019

Presentation of Result

To what extent does management support for the use of ICT tools and equipment affect commercial bank worker's productivity in Cross River State, Nigeria? Frequency and percentages were used to answer this research question and reported in Table 2.

For reporting purposes, strongly agreed and agreed was reported as agreed while strongly disagreed and disagreed was reported as disagreed. More than half of the respondents (50 percent) and above shows agreement to 4 out of 5 of the statements.

Table 2. Responses on use of ICT N=331

	Statement	Strongly agree	Agree	Disagree	Strongly agree
1	I receive strong support from management for the use of ICT	157 (47.4)	156 (47.1)	12 (3.6)	6 (1.8)
2	The level of support given by management for the use of ICT tools is very adequate.	121 (36.6)	168 (50.8)	18 (5.4)	24 (7.3)
3	Management encourages workers to have access to ICT tools	121 (36.6)	168 (50.8)	18 (5.4)	24 (7.3)
4	Management uses ICT tools to assess workers' productivity	151 (45.6)	132 (39.9)	42 (12.7)	6 (1.8)
5	Management does not think that every worker should have access to ICT tools.	54 (16.3)	78 (23.6)	115 (34.7)	84 (25.4)

*Percentages are written in parenthesis

Source: Fieldwork, 2019

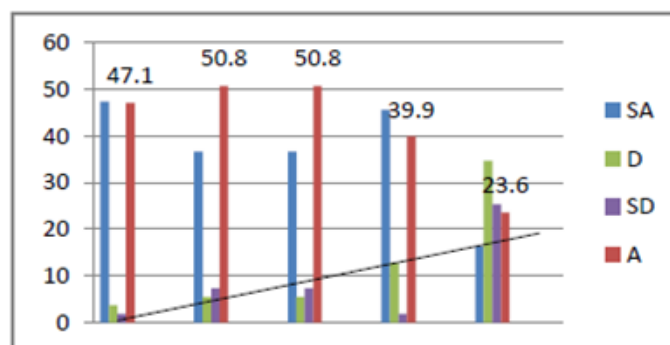


Figure 6. Response on management support for the use of ICT

Source: Fieldwork, 2019

Out of the 331 respondents used in this study, 94.5 percent claimed to have received support from management for the use of ICT tools/equipment; 87.4 percent claimed that, they have received adequate support from management in the use of ICT tools/equipment; 87.4 percent also claimed that, management encourages workers to have access to ICT tools while 85.5 percent claimed that management uses ICT tools/equipment to assess workers' productivity while 60.1 disagreed to item 5 which states that "management does not think that every bank

worker should have access to ICT tools". From the response of respondents to the statements in this table we could conclude that, commercial bank workers in Cross River State get strong support from management for the use of ICT tools/equipment and this support affects their productivity.

Test of Hypothesis

There is no significant relationship between management supports for the use of ICT tools/equipment and workers' productivity in

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Commercial Banks, Cross River State. The independent variable in this hypothesis is managements support for the use of ICT while the dependent variable is workers' productivity. Pearson product moment correlation coefficient was used to test this hypothesis at 0.05 level of significance and the result is presented in Table 3.

Pearson Product Moment Correlation of Management Support for the Use of ICT Tools/Equipment and Workers' Productivity

Variable	N	Mean	SD	r-value	Sig.
Management support	331	9.66	2.32		
				0.170**	.002
Workers' productivity	331	13.28	5.49		

*significant at 0.05 level; $df = 329$ critical r value = 0.098

Source: Fieldwork, 2019

The result in Table 3, revealed that the calculated r – value of 0.170* is greater than the critical r -value of 0.098 at 0.05 level of significance with 329 degrees of freedom. By this result, the null hypothesis which states that, there is no significant relationship between managements support for the use of ICT tools/equipment and workers' productivity in Commercial Banks, Cross River State is rejected while the alternate hypothesis is accepted.

The correlation coefficient is a standardized measure of an observed effect, it is a commonly used measure of the size of an effect and that values of ± 1 represent a small effect, ± 3 is a medium effect and ± 5 is a large effect The squared correlation $(0.170)^2$, which is a measure of effect size indicates the proportion of explained variance on the dependent variable. Therefore, only 2 percent of the variance in workers' productivity is accounted for by management support for the use of ICT tools/equipment. Though the magnitude of effect is small, if commercial bank workers get support from management for the use of ICT tools/equipment there will be more productive. Therefore, we can conclude that, there is statistical meaningful relationship between support from management for the use of ICT tools/equipment and commercial bank workers' productivity in Cross River State, Nigeria.

CONCLUSION AND RECOMMENDATION

The study was aimed at examining the relationship between management support for

the use of information and communication technology and workers' productivity in commercial banks in Cross River State, Nigeria. Findings revealed that there is statistical meaningful relationship between support from management for the use of ICT and commercial bank workers' productivity in Cross River State, Nigeria. This finding implies that managements support for the use of ICT tools and equipment has a significant positive effect on workers' productivity.

This goes to show that management in all the banks understudy continuously and consistently support the use ICT by bank workers to drive and attain higher level of productivity.

From the findings of the study, the following recommendations are made;

- Banks should embark on more effective training for their employees especially in terms of using ICT, in order to further enhance knowledge of ICT tools and equipment to improve their performance.
- Bank management should give unrelenting access to bank workers so that they can be able to complete task quicker.

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Citation: Erukoha, C. Uzoma, Angioha, P. Unim, "Management Support for the Use of Information Communication Technology in Commercial Banks in Cross River State, Nigeria: Examining Its Relationship With the Productivity of Workers", *Journal of Banking and Finance Management*, 2(3), 2019, pp.1-7.

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